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# Commitment in the workplace

## The impact of income and age on employee commitment in Nigerian banking sector

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### Abstract

**Purpose** – The purpose of this paper is to extend previous research on employee commitment to their organisation within the Nigerian banking sector. This paper aims to use income and age as variables in assessing employee commitment to their organisations in Nigeria.

**Design/methodology/approach** – A quantitative approach was employed in data collection, using a 28-item, seven-point Likert scaled questionnaire administered to 200 participants with a 42 per cent usable response rate. A factor analysis resulted in three components of commitment.

**Findings** – The results from the analysis indicate that employees with high income represent the same group of employees within the age groups 31-35 with low commitment to their organisation.

**Originality/value** – This paper demonstrates that the relationships between age, income and commitment might be explained by reference to cultural factors which might have stronger influence on employee expression of commitment to their organisations.

**Keywords** Employee behaviour, Income, Nigeria, Banking

**Paper type** Research paper

### Introduction

The foundation to this research study is informed by the findings obtained through the review of literature assessing employee commitment using Meyer *et al.*'s (1993) scale. Studies such as this tend to suggest a number of inconsistencies with the measurability and the fitness of the tested and reliable Western employee commitment scale items in a non-western culture. These Western measurement scales are generally accepted within the research community for their validity and reliability, the applicability of such scale with similar results in non-western cultures (countries) have proved problematic (Cheng and Stockdale, 2003; Lee *et al.*, 2001; Gautam *et al.*, 2001; Wasti, 2002).

Researchers are suggesting the need for redefinition and modification of employee commitment scale or the development of a new scale for the assessment of employee commitment to suit local culture and organisational needs before its use in a selected non-Western organisation (Allen, 2003; Lee *et al.*, 2001; Wasti, 2002).

This research theoretical foundation originates from the above view points leading to an assumed proposition that "presumably the problem associated with the conceptualisation and measurement of commitment can be solved by improving ... procedures and revision or substitution of scale items, respectively ... or a revise of the measures", to suit local needs (Lee *et al.*, 2001, p. 598).

This study will support and advance the study of employee commitment within the Nigerian banking sector (an underrepresented country of study). This research will focus on assessing employee commitment to their organisation using employee income and age. The usefulness of this approach is evident in the research findings that employees with higher income tend to express less commitment to their organisation than their low income-earning counterparts. Whereas this study was not designed to

explore reasons why high income-earning employees are less committed to their organisation than their counterparts such will lead the study outside its focus. Nevertheless, the findings indicate issues for further research surrounding the study of employee expression of commitment to their organisation.

### **The Nigerian banking sector**

The Nigerian Banking sector has experienced significant changes in structure, culture and operations Soludo (2004). Nigeria's banking system consists of 51 commercial banks, 38 merchant banks and 1,014 community banks (World Bank, 2000). As of December 1997, they constituted 50 per cent of the financial sector's total assets inclusive of central bank assets and 93 per cent of non-central bank assets. Non-bank deposit-taking institutions hold only 1.6 per cent of total assets. Moreover, the banking system grew at about 26 per cent per annum in total assets over the previous four years.

This sector was chosen due to its position as one of the most mature sectors in the Nigerian economy, with little or no governmental interference other than the normal regulation of banking activities by a country's Central Bank. This therefore made it a more attractive sector for the purpose of this study. Moreover, the sector's ability to attract highly skilled employees across the 36 states of Nigeria means that organisations operating within it represent the hallmark of the fast growing, diverse, well focused and publicly quoted Nigerian organisations and therefore an appropriate sample for the study of employee commitment to their organisation in Nigeria. Nevertheless, there are limited available empirical studies in this sector in relation to human resources management (HRM) or organisational behaviour, especially on employee commitment and behaviours. Hence the attempt to provide further empirical study to support academic and practitioners with interest in this sector.

### **Literature review**

#### *Organisational commitment*

Employee commitment has remained one of the most contested and critically reviewed fields of study (Meyer and Allen, 1991; Price, 1997; Rotenberry and Moberg, 2007; Swailes, 2004) with much of its complications traceable to definitional and measurement problems (Ashman, 2007; Meyer and Allen, 1991; Mowday, 1999; Somers, 1993a). At least three general themes exist: affective attachment to the organisation, perceived costs associated with leaving the organisation and obligation to remain with the organisation (Meyer and Allen, 1991; Ogbu, 2006). Most of the criticisms and weaknesses found in the definitions were based on various disciplines who ascribed their own meaning to the concept further increasing the complexities involved in understanding the construct. Most constructs are found inadequate in representing the actual meaning of employee commitment (Mowday, 1999). The appropriateness of these measures has been questioned (Meyer and Allen, 1984; Price, 1997; Swailes, 2004; Wasti, 2002).

Swailes' (2004) introduced additional elements relevant to the understanding of continuance component of commitment. He recognised job limitations and employees' years of sacrifices to their organisation as significant contributor to employee intention to remain employed in an organisation (Becker's, 1960; McGee and Ford, 1987). It can be argued that the use of a more inclusive definition of the continuance components of organisational commitment like that offered by Swailes (2004) may be more effective in understanding organisational commitment as a generic body of knowledge.



It is this remaining controversy of the definition of employee commitment that leads to this research consideration and view a definition of commitment (see Herscovitch and Meyer's, 2002, as well). We argue that understanding and defining employee commitment should be based on its "core essence" regardless of the context in which it is studied. In other words, organisational commitment should be viewed first as a psychological state with at least three separable components, expressed as employee "desire", "need" and "obligations" to maintain employment in an organisation (Meyer and Allen, 1991, p. 61). There needs to be an established knowledge of commitment to be able to successfully measure the concept. This study proposes that employee commitment is the extent to which employees are psychologically connected to their organisations, sustained by continued desires to remain employed in the organisation and expressed as emotional feeling, bond, involvement and consideration of alternatives, sacrifices, and costs due to internal and external influences (Ogba, 2007).

#### *The measure of commitment*

The measurement of commitment has similar difficulties as with the commitment definition, a basis on individual personal definitions of employee commitment. A number of employee commitment measurement scales exist (Meyer and Allen, 1991; Meyer *et al.*, 1993; Porter *et al.*, 1974). These scales have proven problematic when employed in non-Western culture (Lee *et al.*, 2001; Gautam *et al.*, 2001; Wasti, 2002 and Cheng and Stockdale, 2003). Conducting research on commitment using Western measurement scales in a non-western organisation is problematic and may be solved by improving procedures and revision or substitution of scale items to suit local needs. A practical solution is to develop measures (scale) that reflect the definition of organisational commitment based on a specific organisational culture. Organisational commitment can be effectively measured within a chosen organisation by redefining commitment and developing a commitment scale that is culturally specific to the community in study. It is also necessary to discern what kinds of things are conventionally wanted and what losses feared in a society in order to understand the employee-employer bond in that context (Wasti, 2002).

#### *Income and employee commitment*

Evidence abounds of various studies on employee commitment and its measurement across Western and non-Western culture (Mowday, 1999). Many studies have explored commitment in relation to and with variables like employee commitment to superiors/managers, professional colleagues, profession, union, occupation, and customers (Morrow, 1983; Reichers, 1985, 1986; Mowday *et al.*, 1982; Becker, 1992; Meyer *et al.*, 1993), and employee commitment in relation to and with performance and HRM (Bratton and Gold's, 1999). Few studies exist that explore commitment in relation to and with such variables such as income and or age.

In this study income is defined as an employee's earnings (wage or salary). Although there is a limited or complete lack of existing empirical work that substantially links income to and with commitment. Income and commitment are arguably closely related on the bases that income and materialism has a strong connection with employee intention to remain employed within an organisation (Torlak and Koc, 2007). This result is even more evident in White's (1981) view that income involves "the promise of pay made against a commitment of work". In other words, employees express their intention to remain or maintain employment in an organisation, by taking up responsibilities and in return, expect organisations to fulfil

the promise of transferring the promise into a liquid asset (wage/salary) paid to the employee as a result of the expressed commitment/involvement to work. Thereby creating a bond between the organisation and the worker sustained by continuous promise of income-earning, which drives employee to express loyalty to their organisation (Meyer and Allen, 1991; Boulding, 1950).

Income represents an instrument for employee continued expression of commitment to their organisations. In other words, the more employees are well paid or are paid their expected wage/salary (reward for commitment), the more employees are willing to express their dedication to the organisation, by implication this means the higher the income the higher the commitment. Although this view may not be absolute due to varying impacts of one's environment on their behaviour, it however shows that income does, to some degree, influence employee expression of commitment to their organisations (and especially in Nigeria, Gbadamosi (2003)).

Using this literature and also age characteristics we arrive at the following hypotheses:

Therefore, using income and age, we propose the following:

- H1.* There will be no significant differences in the degree of commitment between the high income and low income-earning bank customer service officers in Nigeria.
- H2.* Older bank customer service officers in Nigeria are more committed than their younger counterparts.

#### *Key issues arising from literature*

The relevance of developing and employing a culture specific scale for the measurement of commitment in non-Western environments has been argued (Lee *et al.*, 2001; Wasti, 2002). Such a scale has been developed for use in the Nigerian Banking sector in a previous study on commitment measurement in a developing country (Ogba, 2007).

#### *Overview of outcomes from previous study*

*Scale development and rationale.* Developing a suitable scale Nigeria can be supported by the works of Oloko, 1973; Harris and Ogbonna, 1999; Hofstede, 1980, 1991; Okunoye, 2003; Gbadamosi, 1995, 2003 and Ogbor and Williams, 2003. Using these sources a 28-item scale on a seven-point Likert format was developed for the study. The adopted seven-point Likert (1961) type commitment scale (Hair *et al.*, 2003). Where seven represents very strongly agree, six as strongly agree, five as agree, four as neither agree nor disagree, three as disagree two as strongly disagree, and one as very strongly disagree. The purpose of this method is to offer the respondents with more choice, and help capture their feelings towards their organisations Hinkin (1995). The approach can also be argued to have added to the scale distinctiveness as a culture-related scale with broader participants options.

*Sampling.* The choice of the research sample size was influenced by earlier opinions from with the research sample population comprising of customer service officers across branches of the participating organisations (banks), within two cities of two geo-political zones in Nigeria (Stone, 1978; Schwab, 1980; and Hinkin, 1995). Two hundred questionnaires were administered with a total of 84 usable data points, representing a response rate of 42 per cent of the distributed questionnaire collected.

Further attempts were made by the researcher through telephone calls and use of contact person to increase the number of questionnaires received without success.

Of the 42 per cent usable response, 20.5 per cent were 20-25 years of age, 33.3 per cent were between 26 and 30 years, 31 per cent were 31 and 35, and 15.5 per cent were 36 or above. Twenty-five per cent of the returned questionnaires were from female employees of the participating banks; 16.7 per cent of the participants earn between 200,000 and 500,000 Nigerian Naira, 21.4 per cent, earn between 501,000 and 800, 000; 4.8 per cent earn between 801,000 and 1.1million and 57.1 per cent earn between 1.1 million and above per annum; 57.1 per cent therefore represents the highest income-earning employees (1.1 million and above) which is more than half the participating respondents. The descriptive data also includes participants' educational qualifications and years of employment in their organisations.

*Reduced scale items used in study.* We shall utilize factor findings specific to Nigeria found in Ogba (2006, 2007). This work used 18 items fitted into three components of commitment found in the literature. These components represent continuance (CC), normative (NC) and employee attitudinal components (AC) of commitment. In the data analysis we also evaluate the overall organisational commitment level in the analyses (commit).

#### *Data analysis*

To demonstrate and assess the impact of income and age on employee commitment to their organisations within the Nigerian banking sector, a one-way between-group analysis (ANOVA) of variance, Chi-square test, and Spearman's rank order correlation is employed.

#### *Investigating commitment on income*

Output from the assessment of participants commitment on income is shown in Table I. We see that strong evidence of statistical significances at ( $p < 0.05$ ) level exist in this relationship. The significance level for each commitment component was: AC (0.004) CC (0.000) NC (0.000) and participants' commitment to their organisation at (0.000).

The mean score for each income band as shown in Table II shows some interesting patterns. The overall commitment score of participants (in bold) within the income bands 200-500 k, 501-800 k, and 801-1 million, were high at (5.21, 5.84 and 5.85),

		Sum of squares	df	Mean square	<i>F</i>	Significance
AC	Between groups	22.248	3	7.416	4.843	0.004
	Within groups	122.514	80	1.531		
	Total	144.761	83			
CC	Between groups	54.520	3	18.173	10.255	0.000
	Within groups	141.772	80	1.772		
	Total	196.292	83			
NC	Between groups	50.631	3	16.877	9.894	0.000
	Within groups	136.460	80	1.706		
	Total	187.091	83			
Commit	Between groups	29.479	3	9.826	9.170	0.000
	Within groups	85.723	80	1.072		
	Total	115.201	83			

**Table I.**  
One-way ANOVA of  
employee commitment  
on income analysis



respectively, as shown in Table II. However, the commitment score of participants within the income band 1.1 million Nigerian Naira and above showed the lowest commitment score at (4.47).

This study therefore rejects *H1* on the bases that empirically, Nigerian high income-earning employees above >1.1 million, expressed less commitment to their organisations than their low income-earning (<1 million) counterparts.

#### Investigation of commitment on age

To test commitment on age, participants were divided into four age groups of 20-25, 26-30, 31-35 and 36 and above. Statistically, there were differences in the means scores between the four age groups, although such differences in some instances were minute. Nevertheless, there were evidences of statistical significances at ( $p < 0.05$ .) level, see Table III. Strong statistical significance scores were shown by all age groups towards each component of commitment with the exception of CC (0.151), whereas NC scored (0.000), and AC scored (0.000). In addition, the overall assessment on employee commitment was highly significant at (0.000).

The result from the means score demonstrates a unique pattern that some how, was the opposite of the score on participants' income, observed in the earlier analysis of employee commitment on income. The mean score for employee commitment on age shows employees between the age groups 20-25 and 36 and above expressing higher commitment to their organisation, at (5.80) and (5.20), respectively. Whereas, employees within the age groups 26-30 and 31-35 at (4.94) and (4.29), respectively, expressing lower commitment to their organisations. In other words, the younger and older

**Table II.**  
Mean scores of overall  
commitment and  
commitment components  
on level of income

Income level (Nigerian Naira)	Number in level	AC	CC	NC	Commit
200-500k	14	5.60	4.77	3.89	5.21
501-800 k	18	5.80	6.30	5.10	5.84
801 k-1.1 m	4	6.01	5.56	5.54	5.85
1.1-above	48	4.72	4.30	3.36	4.47
Total (average)	84	5.16	4.87	3.93	4.95

**Table III.**  
One-way ANOVA of  
employee commitment  
on age

		Sum of squares	df	Mean square	F	Significance
AC	Between groups	29.162	3	9.721	6.727	0.000
	Within groups	115.600	80	1.445		
	Total	144.761	83			
CC	Between groups	12.529	3	4.176	1.818	0.151
	Within groups	183.763	80	2.297		
	Total	196.292	83			
NC	Between groups	53.862	3	17.954	10.781	0.000
	Within groups	133.229	80	1.665		
	Total	187.091	83			
Commit	Between groups	24.378	3	8.126	7.157	0.000
	Within groups	90.824	80	1.135		
	Total	115.201	83			

employees have higher commitment whereas employees within middle age groups have lower commitment towards their organisations as shown in Table IV.

Based on this finding, this study therefore somewhat supports hypothesis *H2*. The hypothesis is accepted on the bases that empirically, Nigerian employees within the age groups 31-35 are statistically more likely to be less committed to their organisations than their older (36+) counterparts.

### Discussions and summary

The outcome from the assessment of employee commitment in relation to the variables income and age, shows that the high income-earning Nigerian employees (employees within the income band 1.1 million and above) and employees within the age group 31-35 represents the less committed workers within the Nigerian banking sector. A separate analysis to establish possible relationship between these variables using Spearman's rank order correlation showed a strong association between the two variables. The significance of this clearly supports the outcomes originating from the study conducted by the International Survey Research Group involving 362,950 employees from ten major developed and developing countries consisting of Japan (50 per cent), China (57 per cent), Brazil (79 per cent), UK (59 per cent), USA (67 per cent), Italy (70 per cent), Hong Kong (60 per cent) and Spain (76 per cent) among other European and American countries. In which the study shows that in most organisations, evidences abound of "employees' emotional and physiological distancing of themselves from their organisation" (The Japanese Times, 2002, p. 15) even when the pay is highly competitive.

This outcome does cast doubt to the existing suppositions that employees with high income are likely to express commitment to their organisation as high income is a motivator. The idea that income represents "the promise of pay ... made against a commitment of work (White, 1981) and income and commitment can be argued to be closely related on the bases that income has strong connection with employee intention to remain employed within an organisation because income represents a bond between the organisation and the worker sustained by continues promise of income-earning, which drives employee to express loyalty to their organisation (Meyer and Allen, 1991; Boulding, 1950) is in doubt, questionable.

The outcomes point to the fact that Nigerian banking customer services employees within the selected organisations, may not necessarily be or likely to be committed to their organisations for the reasons of high income or age, but may be committed due to other intrinsic and extrinsic factors not explored within this study.

The outcomes may also point to the relevance and need for the development of non-Western scale for effective assessment of commitment. It also shows that commitment as a body of knowledge is yet to be extensively research upon and therefore validating Mowday's (1999, p. 387) views on the need to "ask the question of whether substantive

Age (years)	Number in level	AC	CC	NC	Commit
20-25	17	6.06	5.37	5.20	5.80
26-30	28	5.30	4.68	3.40	4.94
31-35	26	4.40	4.48	3.27	4.29
36-above	13	5.22	5.38	4.69	5.20
Total (average)	84	5.16	4.87	3.93	4.95

**Table IV.**  
Mean scores of overall  
commitment and  
commitment components  
on age levels



progress has been made in our understanding of organisational commitment and what remains to be learned". What remains to be learned in the context of this study may be presented in form of a question, why are employees with high income less committed to their organisations than their low income counterparts? Whereas this study was not designed to provide answers to such questions, it clearly identifies with this research implications and points at areas of possible future research.

### **Implications of the study**

The outcome of this study has important theoretical, practical and future research implications. Theoretically, this study contributes to existing literature not only on the further conceptualisation and measurement of commitment, but also on the study and measurement of commitment in non-Western culture and, significantly, the study and measurement of commitment in Nigeria where the study of commitment has almost no up-to-date literature. The finding supports the assumption that commitment measurement in a non-Western culture can only be effective when culturally suitable instruments are employed in assessing employee expression of commitment to their organisation is a result of many factors, including employee expression of commitment due to fear associated with leaving their organisation because of limited job alternatives, or natural employee emotional attachment to their organisation. Other factors may be culture-related issues such as family, friends and their manager's influence.

For an academic this study will remain be a good source for support of employee commitment measurement and conceptualisation within Nigeria. To practitioners, it is not only an additional empirical theory on the subject of commitment in a developing economy, but also a source of knowledge on some of the intrinsic factors associated with employee behaviour towards their organisation. For example the knowledge that employees within the higher income band are more likely to be less committed to their organisation than their low income counterparts. A practitioner implication of this study is that high income and belonging to an older age group are not necessarily indicators of high commitment, but that culture as established in this study is fundamental to the degree of employee commitment to their organisation.

This knowledge has implications for, and poses greater challenges on, organisational management, demanding an organisation to consider its culture, its overall people management strategy and how to effectively keep employees morally, emotionally and continually involved and attached to their organisation.

### **Research limitations**

Although this research took a constructive approach in studying research theories and analysing its data, it is however pertinent to note that there are some limitations in the study. As previously noted, this study employed a quantitative approach to data collection and analysis thereby limiting the research from enjoying the benefit of both qualitative and quantitative methods in human behavioural research such as this. Moreover, although the justification for the use of quantitative methods in this research is very accurate and self convincing, it could be argued that the use of combined methods may lead to further research into the "whys" arising from a research data analysis, Hinkin (1995) as previously discussed.

Secondly, a larger sample size may help to further generalisation of the results. This however may not be said of this research in that whereas the sample was statistically significant, the sample used in comparison to the total research population was indeed

small and may not be representative enough for generalisation to take place. Therefore, it may be useful to encourage further study with a higher number of respondents.

### **Future research**

Paramount to this study is the discovery of low commitment expressed by employees within the age group 31-35 with high income. Although this study did not explore the factor/reason behind such behaviour and the reward or pay method employed by the participating organisations, which could have provided further information on why younger and older workers tend to be less well-paid than the 31-35 age group. This finding however is of great concern and should require further study.

Secondly, the outcomes from this study are non-generalisable due to a small sample size. In order to establish the degree of scale validity a further study is required using:

- a larger sample to test for the scale validity and reliability and for generalisation; and
- the scale validity and reliability can also be tested, by using the scale in collecting data across different countries for cross cultural study.

The benefit of such a study will not only aid the possible establishment of the scale as valid and reliable, it may also be a solution to the growing quest for the development of a universal scale for effective measurement of employee commitment to their organisation in non-Western culture.

Whereas gender was not part of the variables employed in measuring commitment in this study, it is assumed that gender may be an issue of commitment in a society like Nigeria and may also influence people's behaviour in the workplace Ehigie and Umoren (2003). A further study on the following may provide useful insight into commitment in Nigeria:

- the relationship between commitment and gender;
- the impact of gender on employee commitment to their organisation; and
- whether female employees are more likely to express commitment to their organisations than their male counterparts.

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